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Press Release

Fireman's Fund Insurance Company Offers to Rebuild Damaged or Destroyed Homes "Green"

Available to Southern California Policyholders Affected by Devastating Wildfires; First-Ever "Green" Upgrade Offered to Homeowners in the U.S.

NOVATO, Calif., (Nov. 5, 2007) – As a result of the extraordinary wildfires in the past two weeks, Fireman's Fund Insurance Company is responding with an innovative green upgrade for impacted policyholders. Fireman's Fund® will rebuild its Prestige® Premier policyholders' homes that were damaged or destroyed in the devastating Southern California wildfires "green" if desired by policyholders.

This is the first-ever green insurance offered to homeowners in the United States. Setting a new standard for personal insurance, Fireman's Fund is offering this innovative upgrade for affected homeowners who want to rebuild their homes using environmental safety and efficiency standards and landscape using native trees, plants and shrubs.

A green home uses less energy, water and natural resources; creates less waste; and is healthier for the people living inside. The health benefits alone include reduced exposure to mold, mildew and indoor toxins. Many green plants and shrubs that are native to the region provide natural wildfire protection.

Starting in 2008, Fireman's Fund plans to offer green coverage upgrades as well as other enhancements and loss prevention services currently being offered to impacted Southern California Prestige Home Premier policyholders, to homeowners in selected states.

"Family safety and health is of utmost importance, especially after the considerable loss Southern Californians have experienced," said Robert Courtemanche, president, Personal Insurance at Fireman's Fund. "It is important to provide the best protection we can at this time when it is needed the most. We want to be part of the solution in rebuilding safer communities because it is the right thing to do."

Studies have shown the benefits include lower susceptibility to asthma and allergies, better overall health and productivity in homes with green features. The National Center for Healthy Housing states it is clear that homeowners can expect substantial health gains by building green.

“This is an innovative solution and we’re pleased we can offer it first to Southern California wildfire victims,” said Courtemanche.

In the aftermath of the fires, these additional upgrades will assist policyholders in the rebuilding of their homes and their lives:

- Green replacement upgrades mean Fireman’s Fund will repair or replace damaged property with materials and products that meet environmental safety and energy efficiency standards.
- Green building features include Energy Star-rated appliances and lighting fixtures, home insulation, heating/ventilating/air conditioning, low VOC (volatile organic compounds) paints, sealants, adhesives, low emission carpeting, Federal Energy Management Program- designated plumbing fixtures featuring water conservation, and use of forest stewardship certified wood for cabinets, ceilings, siding and framing.
- Trees, Shrubs, Lawns and other plants – Up to \$10,000 per plant and \$50,000 total for replacing destroyed vegetation with those that reduce the risk of spreading wildfire. Recommending fire-resistant and green landscaping is part of a comprehensive loss prevention program already available to Fireman’s Fund California policyholders to proactively reduce vulnerability to wildfire.
- Pet injury – up to \$25,000 for veterinary expenses due to injuries caused by an occurrence such as the fires.

Fireman’s Fund was the first property and casualty insurance firm to offer green insurance to the U.S. commercial marketplace, introduced in fall 2006.

About Fireman’s Fund

Fireman’s Fund Insurance Company is a premier property and casualty insurance company providing personal, commercial and specialty insurance products nationwide. It is rated 'A+' by Standard & Poor's Ratings Services. Fireman’s Fund is a member of the Allianz Group (NYSE: AZ), one of the world’s largest providers of insurance and financial services. For additional information, visit www.firemansfund.com.

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